

<i>SERFF Tracking Number:</i>	<i>MNLE-127208431</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i>
<i>Company Tracking Number:</i>	<i>MLINY05251114973</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>PUL and LTC Rider</i>		
<i>Project Name/Number:</i>	<i>PUL and LTC Rider/</i>		

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: PUL and LTC Rider

SERFF Tr Num: MNLE-127208431 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 49029

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: MLINY05251114973

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Giselle Gaspar, Lisa Onwubuke

Disposition Date: 07/08/2011

Date Submitted: 06/10/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PUL and LTC Rider

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 07/08/2011

State Status Changed: 07/08/2011

Deemer Date:

Created By: Giselle Gaspar

Submitted By: Giselle Gaspar

Corresponding Filing Tracking Number:

Filing Description:

"John Hancock's Protection UL: Universal Life Insurance with the Long-Term Care Rider." is identified by MLINY05251114973 and is to be used with Policy form 11PROUL, approved in Arkansas on October 26, 2010 and Rider 05LTCR, approved on June 22, 2005.

This is not 'Cold Lead' advertising as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Presentation will be presented live to prospective clients, accompanied by the basic illustration supporting the example on slide 9, by properly licensed insurance producers

SERFF Tracking Number: MNLE-127208431 State: Arkansas

Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49029

Company Tracking Number: MLINY05251114973

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: PUL and LTC Rider

Project Name/Number: PUL and LTC Rider/

Company and Contact

Filing Contact Information

Lisa Onwubuke, Senior Compliance Specialist lisa_onwubuke@jhancock.com
 200 Bloor St. E. 416-852-6939 [Phone]
 ST9-B24 416-926-6067 [FAX]
 Toronto, ON M4W 1E5

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
 (U.S.A.)
 200 Bloor Street East Group Code: -99 Company Type: Life
 Toronto, ON M4W 1E5 Group Name: State ID Number:
 (800) 333-0963 ext. [Phone] FEIN Number: 01-0233346

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 x submission
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	06/10/2011	48549409

SERFF Tracking Number: MNLE-127208431 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49029
Company Tracking Number: MLINY05251114973
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: PUL and LTC Rider
Project Name/Number: PUL and LTC Rider/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/08/2011	07/08/2011

SERFF Tracking Number: *MNLE-127208431* *State:* *Arkansas*
Filing Company: *John Hancock Life Insurance Company (U.S.A.)* *State Tracking Number:* *49029*
Company Tracking Number: *MLINY05251114973*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *PUL and LTC Rider*
Project Name/Number: *PUL and LTC Rider/*

Disposition

Disposition Date: 07/08/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MNLE-127208431 State: Arkansas

Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 49029

Company Tracking Number: MLINY05251114973

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: PUL and LTC Rider

Project Name/Number: PUL and LTC Rider/

Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-	MLINY0525	Advertising	PUL and LTC Rider	Initial			MLINY05251
Closed	1114973						114973 - PUL
07/08/2011							with LTC
							Rider National
							Version -
							LO.pdf



John Hancock's Protection UL

Universal Life Insurance with the Long-Term Care Rider.

Protection when you need it most



If required, agent's name and license #

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY05251114973

Today's Agenda



- What You Should Know About Longevity and Long-Term Care
- Paying for Long-Term Care
- Combination Life and Long-Term Care Insurance

INSURANCE PRODUCTS:

Not FDIC Insured

Not Bank Guaranteed

May Lose Value

Not a Deposit

Not Insured by Any Federal Government Agency

John Hancock
the future is yours

Facts You Should Know



- Life expectancy in the U.S. has reached an all-time high:
 - Men: 75.3 years¹
 - Women: 80.4 years¹
- The national average cost of one year of nursing facility care is nearly \$85,775; round-the-clock home care can be more than that²
- In 20 years, the cost of one year of nursing facility care is expected to increase to \$191,500³

1 U.S. National Library of Medicine and the National Institutes of Health August 2009

2 Based on the John Hancock 2011 Cost of Care Survey. The John Hancock Cost of Care Survey was conducted by LifePlans, Inc. based in Waltham MA, in 2011 and released in April of 2011. The survey represents the costs of more than 11,000 providers across the U.S., including nursing homes, assisted living facilities, adult day care centers, and home care agencies. The 9-year average trending results are based on a comparison of data gathered from providers across the country for John Hancock's 2002, 2005, 2008, and 2011 Cost of Care Surveys.

3 This is a projection based on \$85,775 using the average annual cost of inflation over the past 30 years ending December 31, 2008, using the Consumer Price Index for all urban consumers, Bureau of Labor Statistics, www.bls.gov



Who Pays for Long-Term Care?



Medicare

- Pays only for a medically necessary skilled nursing facility or home health care services
- Maximum benefit: 100 days

Medicaid

- Pays for certain health services and nursing home care for people with low incomes and very limited assets.
- Assets must be spent down to qualify

Long-Term Care Insurance Policy

- Provides for care in a Nursing Home, Residential Care Facility or Home Care

You

- Your personal assets and income



How Would You Pay For Long-Term Care?



- Do you have enough retirement income to cover long-term care costs?
- Would you have to spend down assets to make up any shortfall?
- How would you feel about spending down your assets to qualify for Medicaid?
- Do you own a long-term care insurance policy?

Combination of Life Insurance and Long-Term Care Coverage



If you need Long Term Care -

- Your life insurance policy death benefit can be accelerated to help cover long-term care expenses⁴
- The full amount of your life insurance death benefit is also the Long-Term Care benefit amount
- You may use all, some, or none of your Long-Term Care benefit to help cover long-term care costs - the choice is yours.
- Benefits reimbursed are not counted as income for federal income tax purposes⁵
- Any residual death benefit will be paid to your beneficiaries on an income tax-favored basis⁶

⁴ When the policy's death benefit is accelerated for long-term expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately.

⁵ This product does not qualify for the Partnership program in any state. Additional training may be required and is dependent upon the State of sale. If you have any questions concerning the tax implications of this product, you should consult with an attorney or qualified tax advisor.

⁶ Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock life agents, employees or registered representatives. Prospective purchasers should consult their professional tax advisor for details.



Combination of Life Insurance and Long-Term Care Coverage (Continued)



If you never need long-term care:

- The entire death benefit will be paid to your beneficiaries on an income tax-favored basis⁶

Case Study



Profile: Female, Age 55

Needs:

- Life Insurance
- Long-Term Care Insurance coverage

Assets:

- Substantial 401(k) balance
- Other investments

Wants:

- Preserve her assets against a potential long-term care need

Protection UL Insurance with the LTC Rider



Protection UL, 10-Pay, \$750,000 Face Amount with LTC Rider (2% Maximum Monthly Benefit Amount)

Female, 55, Preferred Non Smoker

10 Annual Premiums
of \$15,795 (\$157,950)



**\$750,000
LTC
Benefit**

The Policy Death Benefit may be accelerated, if needed, to pay long-term care expenses - up to \$15,000/mo. for 50 months

Any portion of the Death Benefit unused for long-term care is later paid to your beneficiaries.

This is a supplemental illustration authorized for distribution only when preceded or accompanied by a basic illustration from the issuer. Benefits and values may not be guaranteed; the assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. Refer to the basic illustration for guaranteed elements and other important information.

John Hancock
the future is yours

Accessing Your Protection UL Policies LTC Benefits



Eligibility

- Unable to perform two of six activities of daily living such as bathing, dressing, eating, continence, and transferring — or if you ever need substantial supervision because of cognitive impairment.
- Demonstration of severe cognitive impairment that requires professional care, e.g., Alzheimer's disease, dementia

Elimination Period

- 100-day waiting before benefit period begins
- Needs to be satisfied only once

Choice of Setting

- Skilled, intermediate or custodial care
- At home, in a residential care facility, nursing facility, or adult day care center



Protection UL with the Long-Term Care Rider



The combination of Protection UL and the LTC Riders offers a cost-efficient, convenient way to help you plan for the future.

John Hancock.
the future is yours



Questions?

Important Disclosures



Insurance policies and/or associated riders and features may not be available in all states.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount \$5 million with the LTC rider. The LTC rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law; it does not qualify for the New York State Long-Term Care Partnership program; and is not a Medicare supplement policy.

This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.

The New Hampshire Senior Insurance Counseling Program can be contacted at www.servicelink.org or toll-free 1-866-634-9412

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

Policy Form: 11PROUL
Rider Form: 05LTCR



SERFF Tracking Number:	MNLE-127208431	State:	Arkansas
Filing Company:	John Hancock Life Insurance Company (U.S.A.)	State Tracking Number:	49029
Company Tracking Number:	MLINY05251114973		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	PUL and LTC Rider		
Project Name/Number:	PUL and LTC Rider/		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Cover Letter	Filed-Closed	07/08/2011
Comments:			
Attachment:			
Cover Letter - 06.10.11 - LO.pdf			

Lisa Onwubuke
Senior Compliance Specialist
U.S. Life Insurance Compliance

200 Bloor Street East
ST-9, B24
Toronto ON M4W 1E5
Canada

Lisa_onwubuke@jhancock.com

416-852-6939 ph
416-852-0144 fax



June 10, 2011

Arkansas Insurance Department
1200 W. Third Street
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)
NAIC #65838
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to inquire as it does not make any reference to the premium for the LTC Rider.

“John Hancock’s Protection UL: Universal Life Insurance with the Long-Term Care Rider.” is identified by MLINY05251114973 and is to be used with Policy form 11PROUL, approved in Arkansas on October 26, 2010 and Rider 05LTCL, approved on June 22, 2005.

This is not ‘Cold Lead’ advertising as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Presentation will be presented live to prospective clients, accompanied by the basic illustration supporting the example on slide 9, by properly licensed insurance producers

If you have any questions, please do not hesitate to contact me at phone # 416 852 6939 or e-mail: Lisa_Onwubuke@jhancock.com.

Yours truly,

Lisa Onwubuke
Senior Compliance Specialist